



FINANCIAL SERVICES GUIDE



Mick Steffan

Authorised Representative of

Rimbal Investment Services Pty Ltd

Authorised Representative Number: **243608**

I.F.S (WA) Pty Ltd t/as Indian Ocean Financial Services

ABN 42 563 472 200

Corporate Authorised Representative of

Rimbal Investment Services Pty Ltd

Authorised Representative Number **455979**

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Rimbal Investment Services Pty Ltd

ACN 600 166 774 ('Rimbal')

Australian Financial Services License number 472548

Suite 1505, 38 Bridge Street, Sydney NSW 2000

About Mick Steffan

Adviser Name

When "I", "me", "my" or "mine" are mentioned in the following, they refer to Mick Steffan as a Authorised Representative of Rimbal, Representative Number **243608**.

My licensed authority to act

I am authorised to provide advice that is appropriate and reasonable given your needs and circumstances.

The areas in which I can provide advice to you include:

- Advice in Superannuation
- Advice in SMSF
- Advice in Life Insurance
- Advice in Basic Deposit Products
- Advice in Managed Investments
- Advice in Government Debentures, Stocks or Bonds
- Advice in Retirement Savings Account Products
- Advice in Securities (Limited in Model Portfolios)

My experience & education

Experience

- **Futures and Securities Administrator** -Bank Paribas 1998
- **Financial News Wires Researcher** -Dow Jones Tolerate 1998
- **Paraplanner** Richie and Co 1998
- **Financial Adviser** Norm Jupp Financial Services 1999-2003
- **Principal Adviser** Lifecare Financial Planning 2004-2008
- **Financial Adviser Business Coach** 2005-2006
- **Senior Financial Adviser and Business Manager** – Norm Jupp Financial Services 2006-2009
- **Principal Adviser** Indian Ocean Financial Services 2010 - Current

Qualifications & Certifications

- Certified Financial Planner
- Master's in Taxation
- Bachelor Of Business
- Diploma of Financial Planning
- SMSF Specialist Adviser to 2017

My advice

I will provide you with advice in a tailored financial plan after gathering the required information on your financial circumstances and objectives. Until then, I may only offer general information on products and strategies I have at my disposal, which you should not take as personal advice suitable to your needs until I have provided a formal Statement of Advice to you.

How do I charge for my services?

I am paid for my services in two ways:

- A. By an advice fee that is negotiated between clients and me at the time of initial consultation and/or engagement.

Clients have a choice of either paying the advice fee upfront or on an agreed frequency.
- B. Client/s can arrange to pay fees and/or commissions (commissions paid only from life insurance products) through various product providers with the consent of the clients.

Note: All fees and/or commissions are initially paid to the licensee, Rimbal Investment Services Pty Ltd, who forward all fees and commissions directly to the nominated bank account of my business.

Why you are receiving this Financial Services Guide

This Financial Services Guide (FSG) is an important document that we are required to give you as a condition of our Australian Financial Services License.

It is designed to provide you with information about your Adviser and their Licensee, Rimbali, an understanding of what to expect from our services, what you can do if you have a complaint about our services, as well as the associated fees and charges.

This guide contains important information about:

- Financial services and products we offer
- How we are paid for our services, including all forms of fees or other benefits that may be received by us and related parties in connection with the financial services provided
- Any interests, associations or relationships that could influence the advice we give you, and
- Our internal and external dispute resolution procedures and how you can access them, and
- Our privacy policy

You may also receive the following documents when we provide financial services or products to you:

Statement of Advice (SOA)

A SOA is provided when you receive personal advice about a product or service. It will include the following important information:

- The advice given and the basis of the recommendations
- Information on fees and commissions that may be received for the advice
- Any associations, relationships or interests that could influence the advice we provide.

Record of Advice (ROA)

A ROA can be provided to you either prior to a SOA, to record any conversations or after a SOA, to document any minor variations to the original SOA provided to you.

Product Disclosure Statement (PDS)

A PDS is provided when we make a recommendation to acquire a particular financial product or offer to issue or arrange the issue of a financial product. The PDS outlines the key features, significant benefits, risks and fees associated with the product.

Service Agreements

Prior to any advice being given, we may ask you to enter into an agreement for the provision of this advice. An Ongoing Service Agreement is a formal contract that outlines the benefits, services and support offered by Rimbali for ongoing service.

Types of advice

Authorised Representatives of Rimbali may be able to provide financial product advice in several ways, as outlined in the table below:

| | |
|----------------------------|--|
| Personal Advice | Where we consider more than one of a client's objectives, financial situation and needs |
| Limited Advice | Our advice may be limited to a specific area of specialization |
| Restricted Advice | Our advice may be restricted to a specific financial product or service |
| General Advice | We may provide you with general information about a financial product, including its features and benefits |
| No Advice / Execution Only | No personal advice is provided but you may instruct us to execute a certain transaction on your behalf |

How we are remunerated for the services provided

Rimbali and its Authorised Representatives offer a variety of payment options for the services provided. These may include one or more of the followings:

- Fee for service
- Asset fees
- Commission
- Brokerage
- Referral fees

Remuneration for advice services provided to you are fully disclosed in the Statement of Advice provided to you. All costs of advice will be outlined in full to you prior to any advice being delivered.

What should I do if I dispute the advice given?

Rimbal prides itself on providing high quality service to its clients. We are a member of the Financial Ombudsman Service (FOS).

If you have a complaint about the financial services provided, you must take the following steps:

1. **Contact your adviser** to discuss the complaint
2. If the complaint is not satisfactorily resolved within 7 days, please **contact the Complaints Manager at Rimbal** on 02 8006 0040 or put your complaint in writing and send it to

✉ Suite 1505, 38 Bridge Street, Sydney NSW 2000

We will try to resolve your complaint quickly and fairly and will respond in writing within 45 days.

3. If you are not satisfied with our response, or if you have not received a response within 45 days, you may **lodge a written complaint with the Financial Ombudsman Services Limited ('FOS')**. This service is provided free of charge.

☎ Toll free: 1300 780 808

✉ GPO Box 3, Melbourne Victoria 3001

🌐 www.fos.org.au

FOS Process

Stage 1 of the FOS process is where FOS facilitates discussions and negotiations between the parties. All relevant documents are exchanged and the issues in dispute are identified.

Stage 2 is conciliation and the parties come face to face with a conciliator from the FOS national panel. The role of the conciliator is to assist the parties to explore options for settlement of the dispute and to help parties to agree on their own outcome.

Stage 3 is where the independent adjudicator is requested to make a decision "on the papers" taking into account the relevant law, fairness and reasonableness. If you accept the adjudicator's decision it is binding on the member.

4. The **Australian Securities and Investments Commission (ASIC)** also has a free call

information line on 1300 300 630 which you may use to make a complaint or to obtain information about your rights.

Compensation arrangements

Rimbal has a Professional Indemnity (PI) Insurance policy underwritten by Lloyd's Underwriters that satisfies the requirements for compensation arrangements under Corporations Law. The PI insurance provides a "run-off" cover for a certain period of time for Authorised Representatives who are no longer connected with us.

Privacy of your information

We are required to maintain records for a minimum of seven (7) years. If you wish to examine your file you should ask your Rimbal adviser.

We have a strong commitment to protecting your personal details. For more information please read our Privacy Policy by going to www.rimbal.com.au

About the Licensee - Rimbal

Your adviser operates under the Rimbal's financial services licence – Rimbal Investment Services Pty Ltd AFSL No. 472548.

Rimbal is a financial services business that provides tailored advice and product solutions. It does this through its Authorised Representatives ('advisers') who can provide advice in various capacities as outlined in this Financial Services Guide (FSG).

Rimbal is responsible for any financial advice or products provided to you by its Authorised Representatives. Your financial adviser will be acting on behalf of Rimbal, but all our advisers have a duty of care to act in the best interests of their clients always.

Contacting Rimbal

You can contact Rimbal by:

☎ (02) 8006 0040 from 9am to 5pm Monday to Friday

✉ Suite 1505, 38 Bridge Street, Sydney NSW 2000

E. enquiry@rimbal.com.au

🌐 www.rimbal.com.au

FSG Acknowledgment of receipt:

I/we have received the Financial Services Guide from Mick Steffan, Authorized Representative of Rimbal Investment Services Pty Ltd AFSL 472548

Sign:

Client Name:

Sign:

Client Name:

Date:/...../2018